

**Information to identify the case:**

Debtor 1	<u>Richard W Pawlicki</u>	Social Security number or ITIN	xxx-xx-9422
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Linda S Pawlicki</u>	Social Security number or ITIN	xxx-xx-8095
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-33987-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard W Pawlicki

Linda S Pawlicki

1/28/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Richard W Pawlicki  
Linda S Pawlicki  
Debtors

Case No. 18-33987-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 28, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard W Pawlicki, Linda S Pawlicki, 730 Lorillard Avenue, Union Beach, NJ 07735-3118
518026564	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
518336113	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
518336114	+ LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC, P.O. Box 8068 Virginia Beach VA 23450-8068
517970033	+ NJ Class, PO Box 548, Trenton, NJ 08625-0548
517908088	+ NJ Class, 4 Quakerbridge Place, PO Box 544, Trenton, NJ 08625-0544
517908089	+ Paypal/Comenity Capital, PO Box 5138, Lutherville Timonium, MD 21094-5138

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 28 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 28 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517908081	+ EDI: RMSC.COM	Jan 29 2022 01:38:00	Amazon Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
517908082	EDI: CAPITALONE.COM	Jan 29 2022 01:38:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
517989824	+ EDI: AIS.COM	Jan 29 2022 01:38:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518009893	+ Email/Text: RASEBN@raslg.com	Jan 28 2022 20:39:00	Chase Bank USA, N.A. c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518026561	+ EDI: CITICORP.COM	Jan 29 2022 01:38:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517908086	+ EDI: CITICORP.COM	Jan 29 2022 01:38:00	Exxon Mobil, PO Box 6497, Sioux Falls, SD 57117-6497
517908087	EDI: CITICORP.COM	Jan 29 2022 01:38:00	Home Depot, PO Box 790345, Saint Louis, MO 63179-0345
517908084	EDI: JPMORGANCHASE	Jan 29 2022 01:38:00	Chase Home Equity Loan Servicing, PO Box 24714, Columbus, OH 43224
518022063	EDI: JPMORGANCHASE	Jan 29 2022 01:38:00	JPMORGAN CHASE BANK, N.A., Chase Records Center Att Correspondence, Mail code LA4-5555, 700 Kansas Lane, Monroe LA 71203
517908083	EDI: JPMORGANCHASE		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Jan 28, 2022

Form ID: 3180W

Total Noticed: 29

		Jan 29 2022 01:38:00	Chase Amazon Prime, PO Box 15298, Wilmington, DE 19850-5298
517908092	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Jan 28 2022 20:39:00	State Farm Bank, PO Box 5961, Madison, WI 53705-0961
517981710	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	Jan 28 2022 20:39:00	State Farm Bank, FSB, P.O. Box 2328, Bloomington, IL 61702-2328
518013805	EDI: PRA.COM	Jan 29 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
517908090	EDI: CITICORP.COM	Jan 29 2022 01:38:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
517908091	EDI: CITICORP.COM	Jan 29 2022 01:38:00	Sears Mastercard, PO Box 6282, Sioux Falls, SD 57117-6282
517908093	EDI: CITICORP.COM	Jan 29 2022 01:38:00	Sunoco, PO Box 6407, Sioux Falls, SD 57117-6407
517909230	+ EDI: RMSC.COM	Jan 29 2022 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518007361	+ EDI: AIS.COM	Jan 29 2022 01:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517908094	EDI: WFFC.COM	Jan 29 2022 01:38:00	Wells Fargo, PO Box 10347, Des Moines, IA 50306-0347
517985283	EDI: WFFC.COM	Jan 29 2022 01:38:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517985610	*	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517908085	##	Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jan 28, 2022

Form ID: 3180W

Total Noticed: 29

Albert Russo

docs@russotrustee.com

Brian C. Nicholas

on behalf of Creditor Loan Care Servicing Center Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor Loan Care Servicing Center Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor Loan Care Servicing Center Inc. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

R. A. Lebron

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

Rebecca Ann Solarz

on behalf of Creditor Loan Care Servicing Center Inc. rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Warren Brumel

on behalf of Debtor Richard W Pawlicki wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

Warren Brumel

on behalf of Joint Debtor Linda S Pawlicki wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 10